WHAT IS CLAIMED IS:

1. A data transfer method comprising:

defining to divide a display image of monitor applied to a processing terminal on a user side into a plurality of frames, the divided frames being defined to include at least a first group frame and second group frame, the first group frame being defined such that occurrence of an event corresponding to a mark or a marked indicator in a display region of the monitor is recognizable, and the second group frame being defined such that when data corresponding to the event that occurs in connection with the first group frame, are transferred from the server, thus received data are stored in the storage as the data for the second group frame;

substantially limiting the data to those corresponding to information specified based on the event that occurred in connection with the first group, transferring thus limited data from the server as data for the second group frame and storing the data in an applicable storage of the processing terminal; and

executing renewal of an image or reproduction of sound, which corresponds to the event in connection with the first group frame, with the data stored in the storage as the data for the second group frame.

2. The data transfer method according to claim 1, wherein sound information is specified by the event

occurring in the first group frame, data corresponding to the specified sound information is transferred from the server as those corresponding to the second group frame, and stored in an applicable storage of the processing terminal, and thus stored sound is reproduced on the processing terminal.

3. The data transfer method according to claim 1, wherein image information is specified by the event occurring in the first group frame, data corresponding to the specified image information is transferred from the server as those corresponding to the second group frame, and stored in an applicable storage of the processing terminal, and thus stored image is reproduced on the applicable first group frame.

4. The data transfer method according to claim 1, wherein the second group frame is defined as an invisible frame.

5. The data transfer method according to claim 1, wherein the first group frame is defined as a single frame.

6. The data transfer method according to claim 1, wherein the second group frame is defined as a plurality of frames.

7. The data transfer method according to claim 6, wherein the above-mentioned plurality of second group frames are defined to be able to involve in transmission and reception of data independent from

each other.

8. A data transfer program to be realized on a computer to execute:

a function of defining to divide a display image of monitor applied to a processing terminal of a user into a plurality of frames, of these divided frames, a first group frame as such that occurrence of an event corresponding to a mark or a marked indicator in a display region of the monitor is recognizable, and a second group frame as such that when data corresponding to the event that occurs in connection with the first group frame, are transferred from the server, thus received data are stored in the storage as the data for the second group frame;

a function of substantially limiting the data to those corresponding to information specified based on the event that occurred in connection with the first group, transferring thus limited data from the server as data for the second group frame, and storing them in an applicable storage of the processing terminal; and

a function of executing the renewal of an image or reproduction of sound, which corresponds to the event in connection with the first group frame, with the data stored in the storage as the data for the second group frame.

9. A computer-readable recording medium that stores data transfer program to be realized on

a computer to execute:

a function of defining to divide a display image of monitor applied to a processing terminal of a user into a plurality of frames, of these divided frames, a first group frame as such that occurrence of an event corresponding to a mark or a marked indicator in a display region of the monitor is recognizable, and a second group frame as such that when data corresponding to the event that occurs in connection with the first group frame, are transferred from the server, thus received data are stored in the storage as the data for the second group frame;

a function of substantially limiting the data to those corresponding to information specified based on the event that occurred in connection with the first group, transferring thus limited data from the server as data for the second group frame, and storing them in an applicable storage of the processing terminal; and

a function of executing the renewal of an image or reproduction of sound or the like, which corresponds to the event in connection with the first group frame, with the data stored in the storage as the data for the second group frame.

10. An information terminal comprising:

a display region defining function unit configured to define to divide a display image of monitor applied to a processing terminal of a user into a plurality of

frames, of these divided frames, the first group frame as such that occurrence of an event corresponding to a mark or a marked indicator in a display region of the monitor is recognizable, and the second group frame as such that when data corresponding to the event that occurs in connection with the first group frame, are transferred from the server, thus received data are stored in the storage as the data for the second group frame; and

a data transfer control unit configured to substantially limit the data to those corresponding to information specified based on the event that occurred in connection with the first group, transfer thus limited data from the server as data for the second group frame, store them in an applicable storage of the processing terminal, and execute the renewal of an image or reproduction of sound or the like, which corresponds to the event in connection with the first group frame, with the data stored in the storage as the data for the second group frame.

11. The information terminal according to claim 10, wherein either one or both of the display region defining function unit and data transfer control unit operate under the control of the program transferred from the server.